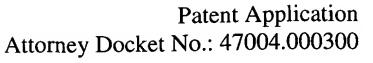
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1 6 May 31 19				First Named Inventor			John L. Lo	John L. Loy			
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1018	METHOD OF PAYMENT (check one)					FEE CALCULATION (continued)					
1	The Commissioner for Patents is hereby										
' '	authorized to charge indicated fees and credit any over payments to Deposit Account No. 50-0206 in the name of Hunton & Williams LLP.				Fee Description				aid		
					Surcharge - late filing fee or oath			\$			
1					Surcharge - late provisional filing fee or \$ cover sheet						
<u> </u>	,					☐ Month Extension of Time \$					
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						Filing Brief in Support of Appeal					
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	Patents is hereby authorized to charge any variance between the amount enclosed and				Utility Issue Fee (or Reissue) (including \$ Publication Fee, if necessary)						
	the Patent Office charges to Deposit Account No. 50-0206 in the name of Hunton & Williams LLP, 1900 K Street, N.W., Suite 1200, Washington, D.C. 20006-1109.					☐ Design Issue Fee \$					
						☐ Plant Issue Fee \$					
						Petition to Commissioner \$					
						☐ Petition to Revive (Unavoidable) \$					
						Petition to Revive (Unintentional) \$					
	FEE CALCULATION				Petitions Related to Provisional \$ Applications						
1.	BASIC FILING	Large Entity	Small Entity	Submission of Information Disclosure \$ Statement							
	FEE PAID				Filing Submission After Final Rejection \$						
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2.	EXTRA CLAIMS FEES						. ,	···			
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-	BMITTED BY			Co			mplete (if applicable)				
	Typed or Printed Name Ozzie A. Farres								egistration No 43,606		
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

John J. Loy

: Group Art Unit: 3628

Appln. No.:

10/085,977

: Examiner: F. Poinvil

Filed: February 28, 2002

For:

Trade Receivable Processing Method

and Apparatus

Mail Stop AF Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION OF JULY 27, 2004

Sir:

In response to the Final Office Action dated July 27, 2004, Applicant respectfully requests favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.